

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

In re: CYNTHIA D NICHOLS

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Case No. 18-bk-13453

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

William C Miller, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 05/24/2018.
- 2) The plan was confirmed on 07/02/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was dismissed on 01/28/2020.
- 6) Number of months from filing or conversion to last payment: 17.
- 7) Number of months case was pending: 20.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$33,712.90.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 8,639.50	
Less amount refunded to debtor(s)	\$ 0.00	
NET RECEIPTS		\$ 8,639.50

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 4,000.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 619.27	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 4,619.27
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
DAVID OFFEN ESQUIRE	Lgl	4,000.00	NA	NA	4,000.00	0.00
TOYOTA MOTOR CREDIT CORP	Sec	0.00	19,877.66	19,877.66	0.00	0.00
TOYOTA MOTOR CREDIT CORP	Uns	0.00	15,829.59	0.00	0.00	0.00
NATIONSTAR MORTGAGE LLC,	Sec	0.00	97,100.59	5,798.46	0.00	0.00
PORTFOLIO RECOVERY ASSO	Uns	0.00	1,525.32	1,525.32	0.00	0.00
INTERNAL REVENUE SERVICE	Pri	0.00	10,295.23	10,295.23	4,020.23	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	2,662.53	2,662.53	0.00	0.00
CAVALRY SPV I, LLC	Uns	0.00	1,662.88	1,662.88	0.00	0.00
AMERICAN HERITAGE FEDERAL	Uns	0.00	4,927.71	4,927.71	0.00	0.00
PREMIER BANKCARD, LLC.	Uns	0.00	821.21	821.21	0.00	0.00
LVNV FUNDING	Uns	0.00	708.24	708.24	0.00	0.00
SELECT MEDICAL	Uns	0.00	323.69	323.69	0.00	0.00
CREDIT FIRST NA	Uns	0.00	974.99	974.99	0.00	0.00
MIDLAND CREDIT MANAGEMENT	Uns	0.00	212.46	212.46	0.00	0.00
MIDLAND CREDIT MANAGEMENT	Uns	0.00	324.91	324.91	0.00	0.00
MIDLAND CREDIT MANAGEMENT	Uns	0.00	621.46	621.46	0.00	0.00
PORTFOLIO RECOVERY ASSO	Uns	0.00	613.25	613.25	0.00	0.00
PORTFOLIO RECOVERY ASSO	Uns	0.00	357.31	357.31	0.00	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
PORTFOLIO RECOVERY ASSO	Uns	0.00	808.43	808.43	0.00	0.00
PORTFOLIO RECOVERY ASSO	Uns	0.00	472.17	472.17	0.00	0.00
CITY OF PHILA	Sec	0.00	3,798.10	3,798.10	0.00	0.00
AMEX	Uns	8,880.00	NA	NA	0.00	0.00
BANK OF AMERICA	Uns	1,139.91	NA	NA	0.00	0.00
BARCLAYS BANK DELAWARE	Uns	0.00	NA	NA	0.00	0.00
CCS COLLECTIONS	Uns	0.00	NA	NA	0.00	0.00
COMENITY BANK/DRESS BARN	Uns	300.00	NA	NA	0.00	0.00
COMENITY BANK/JESSICA LONDON	Uns	500.00	NA	NA	0.00	0.00
CREDIT FIRST NATIONAL ASSOC	Uns	923.00	NA	NA	0.00	0.00
CREDIT FIRST/CFNA	Uns	785.00	NA	NA	0.00	0.00
CREDIT ONE BANK	Uns	458.00	NA	NA	0.00	0.00
DISCOVER BANK	Uns	1,600.00	NA	NA	0.00	0.00
DISCOVER FINANCIAL	Uns	1,622.00	NA	NA	0.00	0.00
FINGERHUT	Uns	0.00	NA	NA	0.00	0.00
FIRST PREMIER	Uns	821.00	NA	NA	0.00	0.00
FIRST PREMIER	Uns	0.00	NA	NA	0.00	0.00
MAIN LINE EMERGENCY	Uns	500.00	NA	NA	0.00	0.00
MIDWEST RECOVERY	Uns	263.00	NA	NA	0.00	0.00
NORDSTROM FSB	Uns	2,340.00	NA	NA	0.00	0.00
PSECU	Uns	0.00	NA	NA	0.00	0.00
PSECU	Uns	0.00	NA	NA	0.00	0.00
PGW	Uns	1,900.00	NA	NA	0.00	0.00
PHILADELPHIA PARKING	Uns	400.00	NA	NA	0.00	0.00
SHOPNOW PAY PLAN	Uns	0.00	NA	NA	0.00	0.00
STERLING CREDIT CORPORATION	Uns	0.00	NA	NA	0.00	0.00
SYNCB/LORD & TAYLOR	Uns	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK/AMAZON	Uns	0.00	NA	NA	0.00	0.00
TARGET	Uns	0.00	NA	NA	0.00	0.00
TRUMARK FCU	Uns	6,806.61	NA	NA	0.00	0.00
TRUMARK FCU	Uns	1,951.00	NA	NA	0.00	0.00
VERIZON	Uns	0.00	NA	NA	0.00	0.00
WATER REVENUE BUREAU	Uns	900.00	NA	NA	0.00	0.00
WEBBANK/GETTINGTON	Uns	655.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 5,798.46	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 19,877.66	\$ 0.00	\$ 0.00
All Other Secured	\$ 3,798.10	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 29,474.22	\$ 0.00	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 10,295.23	\$ 4,020.23	\$ 0.00
TOTAL PRIORITY:	\$ 10,295.23	\$ 4,020.23	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 17,016.56	\$ 0.00	\$ 0.00

Disbursements:

Expenses of Administration	\$ 4,619.27	
Disbursements to Creditors	\$ 4,020.23	
TOTAL DISBURSEMENTS:		\$ 8,639.50

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 02/18/2020

By: William C. Miller
Chapter 13 Standing Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.